

JEFF LANDRY CONSUMER ALERT: Natural Disasters Can Affect Both Tenants and Landlords

BATON ROUGE, LA – Attorney General Jeff Landry is educating landlords and tenants impacted by the recent flooding across Louisiana about their rights under the law.

“Thousands of our neighbors in rental agreements were devastated by the recent flooding,” said Attorney General Jeff Landry. “From deposits to leases, maintenance to repairs – it is critical for tenants and landlords understand their responsibilities and obligations as they work to pick up the pieces.”

Attorney General Jeff Landry offers the following tips to landlords and tenants before and after natural disasters strike:

- **Lease.** A lease is a contract which legally binds both parties to terms for a specified period of time. Breach of the lease by either party can result in serious legal and financial consequences. Always keep a copy of the signed lease in a secure location
- **Insurance.** Because flood damage is not generally covered under homeowners insurance, landlords may need separate flood insurance for coverage. It is also vital that tenants have their own renters’ insurance policy. Landlord insurance does not cover renters’ items.
- **Damage.** Write down and take pictures of the damage, regardless if you are the owner or the tenant. You may need this for insurance. Do not turn utilities on until you know it is safe. Look for broken items and for tell-tale signs such as buckling wood floors or water spots inside the home
- **Repairs.** Though some leases do not require repair requests in writing, all requests should be made in writing and/or in the presence of witnesses. Tenants are strongly advised to keep a record of all maintenance problems, repairs, and failures to repair.
- **Total Loss.** In the case of a property being a total loss after a natural disaster, the lease becomes effectively terminated automatically. In this case, the landlord does not have to provide shelter to the tenant. The best bet for any renter is to have a renter’s insurance policy to provide temporary shelter in the event of an emergency, as these claims and processes take time and cannot provide immediate assistance.

Attorney General Jeff Landry says if the landlord refuses to maintain the property or refuses to make necessary repairs after being notified, the tenant has several options:

- The tenant can file a dispute with Attorney General Jeff Landry’s Consumer Protection Section by calling 800-351-4889
- If there is a structural or hazardous defect, the tenant can report it to the local building officials
- If a serious problem is ignored and the tenant has substantial proof of the landlord’s failure to perform his or her obligations, the tenant may terminate the lease. Terminating a lease without sufficient cause will result in serious financial and legal consequences; therefore, the tenant should seek private legal advice before terminating a lease due to improper maintenance.

For more tenant and landlord tips or other consumer-related information, please visit www.AGJeffLandry.com. And for ways the federal government may be able to assist tenants and landlords after natural disasters, please visit www.fema.gov.